

**Table VIII.A.2 Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2015**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 45.7% | 28.4%                   | 45.1%                   | 60.4%                   | 72.1%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 48.6% | 27.3%                   | 51.4%                   | 67.8%                   | 86.9%                   |
| Maine                | 41.6% | 18.4%                   | 41.3%                   | 59.7%                   | 69.6%                   |
| Massachusetts        | 52.4% | 27.6%                   | 61.9%                   | 71.3%                   | 85.0%                   |
| New Hampshire        | 48.9% | 28.1%                   | 51.9%                   | 62.6%                   | 75.9%                   |
| Rhode Island         | 51.0% | 24.8%                   | 52.6%                   | 71.3%                   | 87.2%                   |
| Vermont              | 40.6% | 22.8%                   | 39.6%                   | 58.8%                   | 59.8%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 53.4% | 24.2%                   | 57.4%                   | 77.6%                   | 77.1%                   |
| New York             | 48.9% | 23.2%                   | 55.4%                   | 68.2%                   | 82.5%                   |
| Pennsylvania         | 49.7% | 29.7%                   | 53.5%                   | 66.5%                   | 86.9%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 44.1% | 27.6%                   | 40.6%                   | 56.7%                   | 72.1%                   |
| Indiana              | 43.3% | 30.9%                   | 40.1%                   | 48.1%                   | 73.6%                   |
| Michigan             | 48.4% | 30.0%                   | 46.1%                   | 71.5%                   | 67.3%                   |
| Ohio                 | 50.6% | 33.8%                   | 55.2%                   | 67.0%                   | 71.1%                   |
| Wisconsin            | 45.2% | 28.3%                   | 42.4%                   | 66.6%                   | 75.0%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 45.3% | 30.7%                   | 49.0%                   | 50.5%                   | 77.8%                   |
| Kansas               | 49.8% | 31.3%                   | 47.5%                   | 75.9%                   | 77.8%                   |
| Minnesota            | 44.3% | 26.8%                   | 46.6%                   | 60.2%                   | 78.5%                   |
| Missouri             | 46.2% | 26.2%                   | 47.0%                   | 66.1%                   | 72.4%                   |
| Nebraska             | 35.4% | 24.1%                   | 29.8%                   | 42.7%                   | 76.0%                   |
| North Dakota         | 44.9% | 23.7%                   | 47.9%                   | 61.2%                   | 74.1%                   |
| South Dakota         | 42.3% | 29.9%                   | 38.4%                   | 59.4%                   | 68.1%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 47.9% | 32.1%                   | 56.7%                   | 56.7%                   | 71.1%                   |
| District of Columbia | 69.6% | 52.7%                   | 71.8%                   | 86.2%                   | 83.1%                   |
| Florida              | 38.2% | 24.8%                   | 36.1%                   | 50.7%                   | 57.8%                   |
| Georgia              | 39.9% | 27.8%                   | 32.4%                   | 53.4%                   | 63.6%                   |
| Maryland             | 50.1% | 40.3%                   | 43.5%                   | 65.1%                   | 68.9%                   |
| North Carolina       | 42.7% | 28.3%                   | 34.8%                   | 58.0%                   | 89.1%                   |
| South Carolina       | 45.0% | 25.8%                   | 46.2%                   | 64.6%                   | 69.5%                   |
| Virginia             | 47.2% | 27.7%                   | 56.1%                   | 63.4%                   | 69.5%                   |
| West Virginia        | 50.2% | 36.3%                   | 46.0%                   | 66.7%                   | 76.2%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 52.1% | 29.9%                   | 53.0%                   | 61.0%                   | 84.0%                   |
| Kentucky             | 47.8% | 28.7%                   | 41.2%                   | 67.8%                   | 69.8%                   |
| Mississippi          | 42.3% | 27.4%                   | 30.6%                   | 51.7%                   | 84.2%                   |
| Tennessee            | 47.0% | 31.2%                   | 38.6%                   | 67.0%                   | 65.9%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 49.7% | 35.5%                   | 45.7%                   | 52.2%                   | 75.5%                   |
| Louisiana            | 42.7% | 37.0%                   | 34.5%                   | 51.6%                   | 66.7%                   |
| Oklahoma             | 45.5% | 25.4%                   | 49.1%                   | 61.5%                   | 70.6%                   |
| Texas                | 45.8% | 30.8%                   | 41.1%                   | 60.3%                   | 68.3%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 43.2% | 28.5%                   | 43.0%                   | 56.0%                   | 63.9%                   |
| Colorado             | 43.0% | 34.6%                   | 36.2%                   | 50.8%                   | 59.5%                   |
| Idaho                | 33.9% | 18.4%                   | 34.3%                   | 46.1%                   | 64.9%                   |
| Montana              | 34.3% | 19.1%                   | 30.9%                   | 37.0%                   | 66.5%                   |
| Nevada               | 52.7% | 33.6%                   | 50.7%                   | 85.4%                   | 68.7%                   |
| New Mexico           | 43.2% | 26.8%                   | 40.5%                   | 44.2%                   | 72.0%                   |
| Utah                 | 40.7% | 28.3%                   | 40.5%                   | 47.7%                   | 60.6%                   |
| Wyoming              | 38.0% | 15.9%                   | 38.1%                   | 61.0%                   | 66.6%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 41.7% | 21.0%                   | 50.8%                   | 49.4%                   | 65.8%                   |
| California           | 44.7% | 28.9%                   | 43.2%                   | 59.5%                   | 68.8%                   |
| Hawaii               | 85.1% | 76.2%                   | 90.9%                   | 93.3%                   | 90.5%                   |
| Oregon               | 45.9% | 23.0%                   | 49.1%                   | 54.3%                   | 87.7%                   |
| Washington           | 41.8% | 21.5%                   | 40.4%                   | 57.2%                   | 80.4%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table VIII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2015**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.35% | 0.59%                   | 0.79%                   | 0.95%                   | 1.03%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.20% | 3.49%                   | 5.25%                   | 6.29%                   | 5.45%                   |
| Maine                | 2.14% | 3.01%                   | 4.92%                   | 5.31%                   | 6.52%                   |
| Massachusetts        | 2.45% | 3.77%                   | 4.85%                   | 6.34%                   | 6.21%                   |
| New Hampshire        | 2.21% | 3.50%                   | 5.19%                   | 6.53%                   | 5.34%                   |
| Rhode Island         | 2.56% | 3.86%                   | 5.77%                   | 6.20%                   | 5.81%                   |
| Vermont              | 2.11% | 3.47%                   | 5.07%                   | 5.52%                   | 6.32%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 2.47% | 3.90%                   | 5.09%                   | 5.38%                   | 5.88%                   |
| New York             | 1.71% | 2.33%                   | 3.71%                   | 4.09%                   | 4.03%                   |
| Pennsylvania         | 2.05% | 3.47%                   | 4.43%                   | 5.74%                   | 5.01%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 2.06% | 3.78%                   | 4.06%                   | 5.26%                   | 6.22%                   |
| Indiana              | 2.03% | 3.81%                   | 4.36%                   | 6.75%                   | 5.47%                   |
| Michigan             | 2.39% | 3.72%                   | 4.89%                   | 6.13%                   | 6.50%                   |
| Ohio                 | 2.04% | 3.31%                   | 4.58%                   | 6.10%                   | 6.71%                   |
| Wisconsin            | 2.03% | 3.91%                   | 4.38%                   | 6.26%                   | 6.56%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 2.22% | 4.05%                   | 4.99%                   | 5.53%                   | 6.20%                   |
| Kansas               | 2.34% | 3.69%                   | 5.17%                   | 5.92%                   | 5.98%                   |
| Minnesota            | 2.16% | 3.39%                   | 4.19%                   | 6.20%                   | 7.90%                   |
| Missouri             | 2.27% | 3.40%                   | 5.21%                   | 5.99%                   | 6.76%                   |
| Nebraska             | 1.97% | 3.61%                   | 4.21%                   | 5.64%                   | 6.77%                   |
| North Dakota         | 2.17% | 3.64%                   | 5.26%                   | 6.70%                   | 6.01%                   |
| South Dakota         | 2.17% | 4.30%                   | 4.27%                   | 7.30%                   | 6.32%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 2.37% | 3.82%                   | 6.58%                   | 5.85%                   | 7.77%                   |
| District of Columbia | 2.47% | 4.97%                   | 5.40%                   | 5.18%                   | 5.27%                   |
| Florida              | 1.53% | 2.49%                   | 3.52%                   | 4.11%                   | 4.95%                   |
| Georgia              | 2.12% | 4.06%                   | 4.33%                   | 6.71%                   | 6.69%                   |
| Maryland             | 2.11% | 4.15%                   | 5.21%                   | 6.24%                   | 6.11%                   |
| North Carolina       | 2.20% | 3.72%                   | 4.30%                   | 5.53%                   | 5.43%                   |
| South Carolina       | 2.01% | 3.39%                   | 4.84%                   | 6.30%                   | 6.27%                   |
| Virginia             | 1.86% | 3.03%                   | 4.29%                   | 5.44%                   | 6.23%                   |
| West Virginia        | 1.96% | 4.22%                   | 4.43%                   | 5.58%                   | 6.35%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 2.09% | 3.67%                   | 6.92%                   | 5.37%                   | 4.93%                   |
| Kentucky             | 2.16% | 3.86%                   | 5.38%                   | 5.78%                   | 6.63%                   |
| Mississippi          | 2.06% | 3.65%                   | 4.74%                   | 5.58%                   | 5.02%                   |
| Tennessee            | 2.11% | 4.19%                   | 4.69%                   | 5.44%                   | 5.84%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 2.24% | 4.61%                   | 5.08%                   | 5.75%                   | 5.65%                   |
| Louisiana            | 2.24% | 4.40%                   | 4.31%                   | 6.45%                   | 7.59%                   |
| Oklahoma             | 2.10% | 3.51%                   | 4.79%                   | 6.10%                   | 6.34%                   |
| Texas                | 1.43% | 2.75%                   | 3.21%                   | 3.76%                   | 4.38%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 2.18% | 3.83%                   | 5.38%                   | 6.54%                   | 6.26%                   |
| Colorado             | 1.97% | 3.97%                   | 4.56%                   | 5.09%                   | 6.22%                   |
| Idaho                | 2.02% | 3.17%                   | 4.65%                   | 5.75%                   | 7.40%                   |
| Montana              | 2.15% | 3.74%                   | 5.03%                   | 4.85%                   | 6.13%                   |
| Nevada               | 2.54% | 3.87%                   | 6.99%                   | 7.05%                   | 5.05%                   |
| New Mexico           | 2.07% | 3.94%                   | 4.62%                   | 5.22%                   | 5.42%                   |
| Utah                 | 2.05% | 3.72%                   | 5.37%                   | 6.13%                   | 6.39%                   |
| Wyoming              | 2.14% | 3.12%                   | 4.75%                   | 5.81%                   | 6.58%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.26% | 3.31%                   | 5.41%                   | 5.41%                   | 6.44%                   |
| California           | 1.29% | 2.05%                   | 2.97%                   | 3.16%                   | 3.85%                   |
| Hawaii               | 2.03% | 4.03%                   | 3.85%                   | 4.50%                   | 3.81%                   |
| Oregon               | 2.19% | 3.14%                   | 5.15%                   | 5.59%                   | 4.81%                   |
| Washington           | 2.02% | 3.46%                   | 5.40%                   | 5.57%                   | 5.65%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.